



PATENT
Customer No. 22,852
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Douglas W. GERHART, et al.)	Group Art Unit: 3624
)	
Application No.: 10/667,459)	Examiner: Thu Thao Havan
)	
Filed: September 23, 2003)	Confirmation No.: 9476
)	
For: COLLATERALIZED LOAN)	
MARKET SYSTEMS AND)	
METHODS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION

In reply to the Final Office Action mailed November 30, 2005, the period of response to which extends through March 30, 2006, with a one-month extension, and as a submission under 37 C.F.R. § 1.114 with the Request for Continued Examination filed herewith, please amend this application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.